

IN THE CLAIMS:

Please cancel Claims 21-40, without prejudice, and please add new Claims 41-60 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-40. (Canceled)

Claim 41. (New) An apparatus, comprising:

a memory device, wherein the memory device stores information regarding an account, information for preparing a bill or an account statement for the account, address information for an account holder, and at least one of marketing information, advertising information, and promotional information;

a processing device, wherein the processing device automatically generates a monthly bill or a monthly account statement for the account, and further wherein the processing device automatically identifies and generates at least one of marketing material, advertising material, and promotional

material, wherein the at least one of marketing material, advertising material, and promotional material, is identified based on a pre-selection made by the account holder; and

a printer, wherein the printer is located at a location remote from the account holder, wherein the printer prints the at least one of marketing material, advertising material, and promotional material, in hard copy form for physical mail delivery to an account holder along with the monthly bill or the monthly account statement.

Claim 42. (New) The apparatus of Claim 41, wherein the monthly bill or the monthly account statement is a credit card account monthly bill or monthly account statement or a charge card account monthly bill or monthly account statement.

Claim 43. (New) The apparatus of Claim 41, wherein the monthly bill or the monthly account statement is a debit card account monthly bill or monthly account statement.

Claim 44. (New) The apparatus of Claim 41, wherein the monthly bill or the monthly account statement is a bank account monthly bill or monthly account statement.

Claim 45. (New) The apparatus of Claim 41,  
wherein the monthly bill or the monthly account statement is a  
utility account monthly bill or monthly account statement.

Claim 46. (New) The apparatus of Claim 41,  
wherein the monthly bill or the monthly account statement is a  
telephone account monthly bill or monthly account statement.

Claim 47. (New) The apparatus of Claim 41,  
wherein the monthly bill or the monthly account statement is a  
wireless communication account monthly bill or monthly account  
statement.

Claim 48. (New) The apparatus of Claim 41,  
wherein the monthly bill or the monthly account statement is a  
subscription account monthly bill or monthly account statement.

Claim 49. (New) The apparatus of Claim 41, further  
comprising:

a receiver, wherein the receiver receives information  
regarding the at least one of marketing material, advertising  
material, and promotional material, wherein the information

regarding the at least one of marketing material, advertising material, and promotional material, is transmitted from a communication device associated with at least one of a merchant, a vendor, an advertiser, a marketer, and a promoter.

Claim 50. (New) The apparatus of Claim 41, further comprising:

a receiver, wherein the receiver receives information regarding the account holder's pre-selection of at least one of marketing material, advertising material, and promotional material, wherein the information regarding the account holder's pre-selection is transmitted from a communication device associated with the account holder.

51. (New) The apparatus of Claim 50, wherein the communication device is a wireless communication device.

52. (New) An apparatus, comprising:

a memory device, wherein the memory device stores information regarding an account, information for preparing a bill or an account statement for the account, address information for an account holder, and at least one of

marketing information, advertising information, and promotional information;

a processing device, wherein the processing device automatically generates a monthly bill or a monthly account statement for the account, and further wherein the processing device automatically identifies and generates at least one of marketing material, advertising material, and promotional material, wherein the at least one of marketing material, advertising material, and promotional material, is identified based on a pre-selection made by the account holder; and

a transmitter, wherein the transmitter is located at a location remote from the account holder, wherein the transmitter transmits the at least one of marketing material, advertising material, and promotional material, along with the monthly bill or the monthly account statement, to at least one of a network computer as an e-mail message or to a communication device associated with the account holder as an e-mail message or an instant messaging message.

Claim 53. (New) The apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a credit card account monthly bill or monthly account statement

or a charge card account monthly bill or monthly account statement.

Claim 54. (New) The apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a debit card account monthly bill or monthly account statement.

Claim 55. (New) The apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a bank account monthly bill or monthly account statement.

Claim 56. (New) The apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a utility account monthly bill or monthly account statement.

Claim 57. (New) The apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a telephone account monthly bill or monthly account statement.

Claim 58. (New) The apparatus of Claim 52, wherein the monthly bill or the monthly account statement is a subscription account monthly bill or monthly account statement.

Claim 59. (New) The apparatus of Claim 52, wherein the communication device is a wireless communication device.

Claim 60. (New) The apparatus of Claim 52, wherein the account message contains at least one of video information, a video clip, audio information, and an audio clip.